

# UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/30/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mariusz Mazur  
6770 Hawaii Kai Dr., #602  
Honolulu, HI 96825

Case Number:  
10-03027

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-6819

Attorney for Debtor(s) (name and address):

Donald L. Spafford Jr.  
Law Office of Donald L. Spafford, Jr.  
Pauahi Tower, Suite 470  
1003 Bishop Street  
Honolulu, HI 96813  
Telephone number: 808.532.6300

Bankruptcy Trustee (name and address):

Richard A. Yanagi  
1136 Union Mall, #303  
Honolulu, HI 96813  
Telephone number: 808.599.0339

### Meeting of Creditors

Date: **November 3, 2010**

Time: **10:30 AM**

Location: **US Trustee Meeting Room, 1132 Bishop Street, Suite 606, Honolulu, HI 96813**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/3/11**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

1132 Bishop Street  
Suite 250  
Honolulu, HI 96813  
Telephone number: (808) 522-8100

**For the Court:**

Clerk of the Bankruptcy Court:  
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 9/30/10

## EXPLANATIONS

B9A (Official Form 9A) (12/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	<p>The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.</p> <p>A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.</p>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0975-1  
Case: 10-03027

User: joni  
Form ID: b9a

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Oct 01, 2010

The following entities were noticed by first class mail on Oct 03, 2010.

db +Mariusz Mazur, 6770 Hawaii Kai Dr., #602, Honolulu, HI 96825-1529  
aty +Donald L. Spafford, Jr., Law Office of Donald L. Spafford, Jr., Pauahi Tower, Suite 470,  
1003 Bishop Street, Honolulu, HI 96813-6400  
1045405 +Allgate Financial LLC, 707 Skokie Blvd Ste 375, Northbrook, IL 60062-2882  
1045407 +American Home Mtg Svci, P.O. Box 631730, Irving, TX 75063-0002  
1045408 +Arnoldharris/Med Business Bureau, 1460 Renaissance Dr, Park Ridge, IL 60068-1331  
1045409 +Bac Home Loans Servicing, 450 American St, Simi Valley, CA 93065-6285  
1045415 +Collection, 700 Longwater Dr, Norwell, MA 02061-1796  
1045418 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624  
1045420 +GMAC, Attention: Bankruptcy Dept., 1100 Virginia Drive, Fort Washington, PA 19034-3204  
1045421 +Green Point Savings, Po Box 84013, Columbus, GA 31908-4013  
1045422 +Heritage Pacific Financial, 17120 N. Dallas Pkway., Dallas, TX 75248-1144  
1045424 +Litton Loan Servicing, Attention: Bankruptcy, 4828 Loop Central Drive,  
Houston, TX 77081-2212  
1045427 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368  
1045429 +Peoples Gas & Energy, 122 South Michigan Avenue, Chicago, IL 60603-6191  
1045430 +Prin Res Mtg, Attn: Bankruptcy, 4303 Fleur Drive, Des Moines, IA 50321-2327  
1045432 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bank/na Nd, Attn: Bankruptcy Dept, Po Box 5229,  
Cincinnati, OH 45201)  
1045433 +US Bank/NA ND, 101 5th St E Ste A, St Paul, MN 55101-1860  
1045435 +Wilshire Credit Corp, Attn: Bankruptcy Depart. (CA6-91), Po Box 5170,  
Simi Valley, CA 93062-5170

The following entities were noticed by electronic transmission on Oct 02, 2010.

tr +EDI: GRAYANAGI.COM Oct 02 2010 00:48:00 Richard A. Yanagi, 1136 Union Mall, #303,  
Honolulu, HI 96813-2711  
1045406 +EDI: BECKLEE.COM Oct 02 2010 00:48:00 American Express, c/o Becket and Lee LLP,  
Po Box 3001, Malvern, PA 19355-0701  
1045410 +EDI: BMWFINANCIAL.COM Oct 02 2010 00:48:00 Bmw Financial Services, 5550 Britton Parkway,  
Hilliard, OH 43026-7456  
1045413 +EDI: CHRYSLER.COM Oct 02 2010 00:48:00 Chrysler Financial, 999 Oakmont Plaza Dr,  
Westmont, IL 60559  
1045412 +EDI: CHASE.COM Oct 02 2010 00:48:00 Chase, 9451 Corbin Avenue, Northridge, CA 91324-1665  
1045411 +EDI: CHASE.COM Oct 02 2010 00:48:00 Chase, 201 N. Walnut St//Del-1027,  
Wilmington, DE 19801-2920  
1045414 +EDI: CITICORP.COM Oct 02 2010 00:48:00 Citibank USA, Attn: Centralized Bankruptcy,  
Po Box 20363, Kansas City, MO 64195-0363  
1045416 +EDI: CREDPROT.COM Oct 02 2010 00:48:00 Crd Prt Asso, Attn: Bankruptcy, Po Box 802068,  
Dallas, TX 75380-2068  
1045417 +EDI: CMIGROUP.COM Oct 02 2010 00:48:00 Credit Management, 4200 International Pwy,  
Carrollton, TX 75007-1912  
1045419 +EDI: FORD.COM Oct 02 2010 00:53:00 Ford Motor Credit Corporation,  
National Bankruptcy Center, Po Box 6275, Dearborn, MI 48121-6275  
1045425 +EDI: LTDFINANCIAL.COM Oct 02 2010 00:48:00 Ltd Financial Svcs Lp, 7322 Southwest Fwy Ste 1,  
Houston, TX 77074-2010  
1045426 +EDI: MID8.COM Oct 02 2010 00:53:00 Midland Credit Management, Po Box 939019,  
San Diego, CA 92193-9019  
1045428 +E-mail/Text: bankrupt@nicor.com Nicor Gas,  
Attention: Bankruptcy Department, Po Box 190, Aurora, IL 60507-0190  
1045431 +EDI: RESURGENT.COM Oct 02 2010 00:48:00 Resurgent, Po Box 10584,  
Greenville, SC 29603-0584  
1045423 +EDI: FUNB.COM Oct 02 2010 00:48:00 Homeq, Attn: Bankruptcy Department,  
1100 Corporate Center, Raleigh, NC 27607  
1045434 +EDI: WFNNB.COM Oct 02 2010 00:48:00 WFNNB, Po Box 182686, Columbus, OH 43218-2686  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0975-1  
Case: 10-03027

User: joni  
Form ID: b9a

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Oct 01, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.